

### **REMARKS**

Claims 1-15 are pending, of which Claims 1, 4, 5, 6, 7, 9, 10, 11, 12, 14 and 15 have been amended. Applicant has carefully considered the application in view of the Examiner's action and, in light of the foregoing amendments and the following remarks, respectfully requests reconsideration and full allowance of all pending claims.

Claims 4, 9, and 14 stand rejected under 35 U.S.C. § 112, *second* paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicants regard as the invention. Claims 4, 9, and 14 have been amended to clarify the claimed subject matter. In light of the foregoing, Applicants respectfully request the withdrawal of the rejection of Claims 4, 9, and 14 under 35 U.S.C. § 112, *second* paragraph.

Claims 1-5 stand rejected under 35 U.S.C. § 101 as being directed to non-statutory subject matter. The Examiner set forth that the process must be either (1) tied to another statutory class (such as a particular apparatus) or (2) transform underlying subject matter (such as an article or materials) to a different state or thing. Applicants have amended independent claim 1 and assert that claim 1 as now present is tied to another statutory class, that is, claim 1 has been amended to recite in part "A method in a computer system". Applicants respectfully request the withdrawal of the rejection of independent claim 1 under 35 U.S.C. § 101.

Regarding claims 2-5, as these claims depend either directly or indirectly from independent claim 1, and therefore incorporate all the limitations of claim 1 therein, for the reasons set forth above with respect to claim 1, Applicants respectfully request the withdrawal of the rejection of claim 2-5 under 35 U.S.C. § 101.

Claims 1-15 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent Publication No. 2003/0125965 to Falso et al. (hereinafter "*Falso*") in view U.S. Patent No. 5,774,887 to Wolff et al. (hereinafter "*Wolff*"). In response, Applicant has amended independent Claims 1, 6, and 11 such that they now more clearly distinguish, and are patentable over the cited references.

Specifically, independent Claims 1, 6, and 11 have been amended to more particularly point out and distinctly claim one of the distinguishing characteristics of the present invention, namely, that the user is hindered from exiting the form prior to supplying **appropriate** information necessary for adherence to the risk management scheme. Support for this amendment can be found, at least on page 3, paragraph [0037], “The software... is configured so as not to allow the risk management person to continue through the software until **appropriate** information necessary for adherence to the risk management scheme has been entered.”

The Examiner admits the *Falso* fails to “explicitly disclose ‘wherein the user is hindered from exiting the form prior to supplying *all* information necessary for adherence to the risk management scheme.’” (see office action page 5, paragraph 2). However, the Examiner has cited *Wolff*, col. 8, lines 26-40 for disclosing this limitation.

As discussed above, the present independent claims have been amended to require that the “appropriate” information be entered before permitting the user from exiting the form. In contrast, as pointed out by the Examiner, *Wolff* only teaches to check to see if the required fields of the form have been **filled in or completed**, and does not examine or check the actual information to see if the information is the appropriate information for the type of information being gathered, “After displaying the form at the step 114, the system determines if the selected form has been **completed** at step 116. If the answer is no, the system waits at step 116 until the form is **complete**.” (*Wolff*, column 8, lines 26-28, emphasis added). As neither *Falso* nor *Wolff*, whether taken alone or in any reasonable combination, teach, disclose, or render obvious each and every element of independent claims, it is therefore respectfully submitted that Claims 1, 6, and 11 clearly and precisely distinguish over the cited combination of references in a patentable sense, and are therefore allowable over those references and the remaining references of record. Accordingly, it is respectfully requested that the rejection of Claims 1, 6, and 11 under 35 U.S.C. § 103(a) as being unpatentable over *Falso* in view of *Wolff* be withdrawn.

Claims 2-5, 7-10, and 12-15 depend from and further limit independent Claims 1, 6, and 11 in a patentable sense, and, for this reason and the reasons set forth above, are also deemed to be in condition for allowance. Accordingly, it is respectfully requested that the rejections of dependent Claims 2-5, 7-10, and 12-15 be withdrawn, as well.

Should the Examiner have any questions or desire clarification of any sort, or deem that any further amendment is desirable to place this application in condition for allowance, the Examiner is invited to telephone the undersigned at the number listed below.

Respectfully submitted,

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